

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Kevin M. Carroll, Jr.
 Debtor

Case No. 17-18098-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: dlw
 Form ID: 309I

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Jan 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2018.

db +Kevin M. Carroll, Jr., 157 Mifflin Street, Philadelphia, PA 19148-1903
 14022398 +Anthony Branch, 5820 Master Street, Philadelphia, PA 19131-4129
 14022399 +Apothaker Scian, P.C., 520 Fellowship Road, Suite C306, P.O. Box 5496,
 Mount Laurel, NJ 08054-5496
 14022400 +City of Philadelphia, P.O. Box 56318, Philadelphia, PA 19130-6318
 14022395 +David B. Spitofsky, Esquire, Law Office of David B. Spitofsky, 516 Swede Street,
 Norristown, PA 19401-4807
 14022403 +Jade Carroll, 157 Mifflin Street, Philadelphia, PA 19148-1903
 14022404 +KML Law Group, P.C., Suite 5000 Mellon Indep. Ctr., 701 Market Street,
 Philadelphia, PA 19106-1538
 14022407 +Police and Fire Fed Cred Union, 901 Arch Street, Philadelphia, PA 19107-2495
 14022408 +Scott R. Gallant, Esquire, One Penn Center, Suite 1270, 1617 JFK Boulevard,
 Philadelphia, PA 19103-1821
 14022410 +Verizon, P.O. Box 650584, Dallas, TX 75265-0584
 14022411 Water Revenue Bureau, 1401 JFK Boulevard, Philadelphia, PA 19102-1663

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: spitofskybk@verizon.net Jan 10 2018 01:43:07 DAVID B. SPITOFSKY,
 Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401

tr +E-mail/Text: bncnotice@phl3trustee.com Jan 10 2018 01:45:25 WILLIAM C. MILLER, Esq.,
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229

smg E-mail/Text: bankruptcy@phila.gov Jan 10 2018 01:44:16 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 10 2018 01:43:37
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 10 2018 01:44:01 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 10 2018 01:43:48 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405

14037213 +EDI: CINGMIDLAND.COM Jan 10 2018 01:33:00 AT&T Mobility II LLC, %AT&T SERVICES INC.,
 KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693

14022401 +E-mail/Text: equiles@philapark.org Jan 10 2018 01:45:18 City of Philadelphia,
 P.O. Box 41818, Philadelphia, PA 19101-1818

14022397 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 10 2018 01:43:48 Frederic J. Baker, Esquire,
 Office of U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405

14022402 +EDI: IRS.COM Jan 10 2018 01:34:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346

14022405 +EDI: RESURGENT.COM Jan 10 2018 01:33:00 LVNV Funding, Inc., PO Box 10497,
 Greenville, SC 29603-0497

14022406 +E-mail/Text: blegal@phfa.org Jan 10 2018 01:43:49 PHFA-HEMAP, 211 North Front Street,
 P.O. Box 15057, Harrisburg, PA 17105-5057

14022409 +EDI: WTRRNBNK.COM Jan 10 2018 01:33:00 TD Bank USA/Target, P.O. Box 673,
 Minneapolis, MN 55440-0673

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14022396* +Kevin M. Carroll, Jr., 157 Mifflin Street, Philadelphia, PA 19148-1903

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: dlv
Form ID: 309I

Page 2 of 2
Total Noticed: 24

Date Rcvd: Jan 09, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2018 at the address(es) listed below:

DAVID B. SPITOFSKY on behalf of Debtor Kevin M. Carroll, Jr. spitofskybk@verizon.net,
spitofskylaw@verizon.net
MATTEO SAMUEL WEINER on behalf of Creditor Pennsylvania Housing Finance Agency
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 4

Information to identify the case:			
Debtor 1	Kevin M. Carroll Jr.		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	17-18098-amc		
	Social Security number or ITIN	xxx-xx-8013	
	EIN	-- --	
	Social Security number or ITIN	-- --	
	EIN	-- --	
	Date case filed for chapter	13 12/3/17	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kevin M. Carroll Jr.	
2. All other names used in the last 8 years	aka Kevin M. Carroll	
3. Address	157 Mifflin Street Philadelphia, PA 19148	
4. Debtor's attorney Name and address	DAVID B. SPITOFSKY Law Office of David B. Spitofsky 516 Swede Street Norristown, PA 19401	Contact phone (610) 272-4555 Email: spitofskybk@verizon.net
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 1/9/18

For more information, see page 2

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.